Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 1 of 68

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7	
	Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Allen	
Write the name that is on	First name	First name
your government-issued	J Middle name	Middle nerge
picture identification (for example, your driver's		Middle name
license or passport	Hubbard Last name	Last name
Bring your picture	Jr	
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX7192	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 2 of 68

Debtor 1 Allen First Name	J Hubbard Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	1526 Somerfield Dr	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Bolingbrook Illinois 60490 City State Zip Code	City State Zip Code
	Will County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 3 of 68

Debtor 1 Allen	J	Hubbard	Case number (if kno	wn)			
First Name	Middle Name	Last Name					
Part 2: Tell the Court Ab	oout Your Bankruptcy C	ase					
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> 10)). Also, go to the top of page 1 and					
8. How you will pay the fee	more details about cashier's check, or may pay with a cre I need to pay the findividuals to Pay I request that my judge may, but is rethe official poverty you choose this or	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 					
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	WhenWhenWhen	MM / DD / YYYY	Case number Case number Case number			
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	When <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known			
11. Do you rent your residence?	✓ No. Go to	lord obtained an eviction judgment an oline 12. The statement About an Eviction of the statement About an Eviction of the statement About an Eviction.		ot You (Form 101A) and file it with			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 4 of 68

Hubbard Debtor 1 Allen Case number (if known) Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 5 of 68

Debtor 1 Allen J Hubbard Case number (if known)

First Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. Disability. My physical disability causes me to My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 6 of 68

16. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Name	Debtor 1 Allen First Name	J Hubb Middle Name Last I		er (if known)			
18. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 'incurred by an individual primarily for a personal, family, or household purpose.' No. Go to line 17.			name				
Chapter ?? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Yes. I am filing under Chapter ?. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do you estimate that you owe? 19. How much do you estimate that you owe? 19. How much do you estimate your assets to be worth? 20. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp. Sp	16. What kind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17.					
do you estimate that you owe? 100-199	Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to	Yes. I am filing under Chapter 7. expenses are paid that fund	Do you estimate that after any exe	mpt property is excluded and administrative unsecured creditors?			
estimate your assets to be worth? \$50,001-\$100,000 \$50,0001-\$500 million \$500,001-\$500 million \$500,001-\$500 million \$10,000,001-\$500 million \$10,000,001-\$500 million \$10,000,001-\$500 million \$10,000,000,001-\$500 million \$500,001-\$100 million \$500,000,001-\$100 million \$500,000,000,001-\$100 million \$500,000,001-\$100	do you estimate that	50-99 100-199	5,001-10,000	50,001-100,000			
estimate your \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion \$10,000,000,001-\$10 billion \$10,000,000,001-\$50 billion \$10,000,000,001-\$50 billion \$10,000,000,001-\$50 billion \$100,000,000,001-\$50 billion \$100,000,000,001-\$500 billion \$100,000,000,001-\$50 billion \$100,000,000,001-\$500 billion \$100,000,001-\$500 billion \$100,000,001-	estimate your assets	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	n \$1,000,000,001-\$10 billion on \$10,000,000,001-\$50 billion			
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Allen Hubbard Signature of Debtor 1 I have examined this petition, and I declare under that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 12 may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 13 may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 13 may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 14 may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 14 may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 14 may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 14 may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 14 may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 14 may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 14 may proceed, if eligible, under Chapter 7, 13 may proceed under Chapter 7, 13 may proceed under Chapter 7, 14 may proceed, if eligible, under Chapter 7, 13 may proceed under 6, 14 may proceed, if eligible, under Chapter 7, 13 may proceed under 6, 14 may proceed, if eligible, under 6, 14 may proceed, if eligible, under 6, 14 may	estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	n \$1,000,000,001-\$10 billion on \$10,000,000,001-\$50 billion			
Executed on 3/19/2018 Executed on		correct. If I have chosen to file under Chap of title 11, United States Code. I un under Chapter 7. If no attorney represents me and I out this document, I have obtained I request relief in accordance with a I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151 /s/ Allen Hubbard Signature of Debtor 1	ter 7, I am aware that I may produce the relief available understand the relief available understand the relief available understand the notice required by the chapter of title 11, United Second are result in fines up to \$250, 19, and 3571.	ceed, if eligible, under Chapter 7, 11,12, or 13 inder each chapter, and I choose to proceed meone who is not an attorney to help me fill by 11 U.S.C. § 342(b). States Code, specified in this petition. Staining money or property by fraud in 000, or imprisonment for up to 20 years, or atture of Debtor 2			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 7 of 68

Debtor 1 Allen	J	Hubbard	Case number (if	known)					
First Name	Middle Name	Last Name							
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the					
If you are not		-		which § 707(b)(4)(D) applies, certify that I					
represented by an	. ,	ave no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.							
attorney, you do not	navo no miomoago ano	ar inquiry that the in		and mod with the political to modificati					
need to file this page.	/s/ Sean McNulty		Date	3/19/2018					
	Signature of Attorney	for Dehtor		IM / DD / YYYY					
	olgitatato ot 7 illottioy	101 202101							
	Sean McNulty								
	Printed name								
	O								
	Semrad Law Firm Firm name								
	11101 S. Western Av	enue							
	Street								
	Chicago		Illinois	60643					
	City		State	Zip Code					
	Contact phone	3128374030	E						
	Contact phone	31203/4030	Email address	smcnulty@semradlaw.com					
			102 2-						
	Bar number		Illinois State	<u>: </u>					
	Dar Humber		State						

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 8 of 68

Fill in this information to identify your case:						
Debtor 1	Allen	J	Hubbard			
	First Name	Middle Name	Last Name	_		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	_		
United States Bankruptcy Court for the: Northern District of Illinois						
(State)						
Case number (If known)				_		

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,650.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,650.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	Φο ο το ο ο
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$3,312.08
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$97,486.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$6,673.00
Your total liabilities	\$107,471.08
Part 3: Summarize Your Income and Expenses	
Summarize Your Income and Expenses	
	\$2,139.54
4. Schedule I: Your Income (Official Form 106I)	\$2,139.54 \$1,764.00

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 9 of 68

Debtor 1 Allen J Hubbard Case number (if known)										
	First Name	Middle Name	Last Name							
Part	Part 4: Answer These Questions for Administrative and Statistical Records									
6. A	re you filing for bankrupto	cy under Chapters 7, 11, c	or 13?							
Г	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
i	✓ Yes.									
7. W	/hat kind of debt do you h	ave?								
Ŀ			umer debts are those incurred by Fill out lines 8-10 for statistical pu	an individual primarily for a personal,						
_										
	Your debts are not print this form to the court wi		ou have nothing to report on this	s part of the form. Check this box and su	ıbmit					
	From the Statement of Yo Form 122A-1 Line 11; OR,		ne: Copy your total current montlorm 122C-1 Line 14.	hly income from Official	\$1,533.33					
9.	Copy the following speci	al categories of claims fro	om Part 4, line 6 of Schedule E	E/F:						
	From Part 4 on Schedule	-	Total claim							
	From Fart 4 on Schedule	E/F, copy the following.		Total Claim						
	9a. Domestic support oblig	gations (Copy line 6a.)		\$97,486.00						
	9h Tayes and certain other	r debts you owe the govern	ument (Conviling 6h.)	\$0.00						
		, ,	, , ,	\$0.00						
	9c. Claims for death or per	sonal injury while you were	intoxicated. (Copy line 6c.)							
	9d. Student loans. (Copy li	ine 6f.)		\$0.00						
	9e. Obligations arising out of a separation agreement or d		or divorce that you did not report	as \$0.00						
	priority claims. (Copy line 6	6g.)	•							
	9f. Debts to pension or profit-sharing plans, and other simil		r similar debts. (Copy line 6h.)	\$0.00						
		5 p ,								

\$97,486.00

9g. Total. Add lines 9a through 9f.

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 10 of 68

Fill in this	information to identify your c	ase:					
Debtor 1	Allen	J		lubbard			
Debtor 2	First Name	Middle Na	ıme L	ast Name			
(Spouse, if fili	First Name	Middle Na	me L	ast Name			
United Sta	tes Bankruptcy Court for the:	Northern	District	of Illinois			
Case num (If known)	ber			(State)			
Officia	l Form 106A/B						Check if this is an amended filing
Sched	dule A/B: Prope	rty					12/1
category w responsibl write your	tegory, separately list and o rhere you think it fits best. I e for supplying correct infor name and case number (if k Describe Each Resideno	Be as complete an mation. If more sp nown). Answer ev	d accurate as p ace is needed, a ery question.	ossible. If two married peo attach a separate sheet to	ple are fil this form	ing together, both a . On the top of any a	re equally
1. Do you	own or have any legal or ed	ıuitable interest ir	any residence,	building, land, or similar p	roperty?		
<u> </u>	No. Go to Part 2						
1.1	Yes. Where is the property? Street address, if available, or	other description	Single-family	perty? Check all that apply. home ulti-unit building	the	e amount of any secu	claims or exemptions. Put ired claims on Schedule D: ims Secured by Property.
			Condominium or cooperative Manufactured or mobile home		urrent value of the attire property?	Current value of the portion you own?	
	Number Street City State	Zip Code	Land Investment p Timeshare Other	property	int	escribe the nature of terest (such as fee s e entireties, or a life	simple, tenancy by
			one. Debtor 1 onl Debtor 2 onl Debtor 1 and	y d Debtor 2 only	ck	Check if this is co (see instructions)	mmunity property
lf vou	own or have more than one, li	ot hara:	Other informati	of the debtors and another on you wish to add about t ication number:	this item,	such as local	
12	Street address, if available, or		Single-family Duplex or m Condominiu	perty? Check all that apply. home ulti-unit building m or cooperative d or mobile home	the <i>Cr</i> C u	e amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D: hims Secured by Property.</i> Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment p Timeshare Other	property	int	escribe the nature o terest (such as fee s e entireties, or a life	simple, tenancy by
			one. Debtor 1 onl Debtor 2 onl Debtor 1 and At least one Other informati	•		(see instructions)	mmunity property

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 11 of 68

Debtor 1	Allen First Name	J Middle Name	Hubbard Last Name	_ Case numbe	er (if known)		
	riistivaille						
1.3	et address, if available, or oth		Vhat is the property? Check all that ap Single-family home Duplex or multi-unit building	oply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.	
		<u>[</u>	Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?	
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
		[[[]	Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anotother information you wish to add at	her	(see instructions)	mmunity property	
2. Add	the dollar value of the por		roperty identification number: III of your entries from Part 1, includ	ing any entrie	s for pages		
you ha	ve attached for Part 1. Wri	te that number he	ere. •				
Do you ow		equitable interest	in any vehicles, whether they are re	-	-		
ľ	ns, trucks, tractors, sport util		also report it on Schedule G: Executory cycles	Contracts and	Unexpired Leases.		
3.1	Make Model: Year:	Dodge Charger 2008	Who has an interest in the proper one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.	
	Approximate mileage: Other information:	215000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property? \$2550.00	Current value of the portion you own? \$2550.00	
			Check if this is community p	roperty (see			
3.2	Make Model: Year:		Who has an interest in the proper one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.	
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	another	Current value of the entire property?	Current value of the portion you own?	
			Check if this is community p	roperty (see			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 12 of 68

btor 1	Allen First Name	J Middle Name	Hubbard Last Name	Case number	er (if known)		
2.0	Make	WIIGGIS NAME		ranartu 2 Chaale	Do not doduct coord	claims or exemptions. Pu	
3.3	Model:		Who has an interest in the prone.	operty? Check		red claims on <i>Schedule</i>	
	Year:	·	Debtor 1 only		•	nims Secured by Property	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only	,	entire property?	portion you own?	
	Other information.		At least one of the debtors				
			Check if this is communities instructions)	ty property (see			
3.4	Make		Who has an interest in the pr	roperty? Check		claims or exemptions. Pu	
	Model:		one.		•	ecured claims on Schedule D:	
	Year:		Debtor 1 only		Creditors virio mave Cia	aims Secured by Property.	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only	1	entire property?	portion you own?	
			At least one of the debtors	and another			
			Check if this is communities instructions)	ty property (see			
4.1	No Yes Make Model:		Who has an interest in the prone.	roperty? Check		claims or exemptions. Pured claims on <i>Schedule</i> in	
	Year:	-	Debtor 1 only		•	nims Secured by Property	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only	,	entire property?	portion you own?	
			At least one of the debtors	and another			
			Check if this is communitions instructions)	ty property (see			
4.2	Make		Who has an interest in the p	roperty? Check		claims or exemptions. Pu	
	Model:		one.			red claims on <i>Schedule</i> in	
	Year:		Debtor 1 only		Creditors vvno Have Cia	nims Secured by Property	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only	1	entire property?	portion you own?	
			At least one of the debtors	and another			
			Check if this is communi	ty property (see			
			instructions)				
. Add	I the dollar value of the po	ortion you own for all	I of your entries from Part 2, inc	cluding any entrie	s for pages	550.00	

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 13 of 68

Debtor 1 Allen Hubbard Case number (if known) First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Set, Living Room Set, and Dining Room Set \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone, Television \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$150.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1100.00 for Part 3. Write that number here

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 14 of 68

Hubbard Debtor 1 Allen Case number (if known) First Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-07844 Doc 1 Filed 03/19/18 | Entered 03/19/18 10:46:51 Desc Main Page 15 of 68 J Hubbard Case number (if known)

Deb	tor 1 Allen First Name	J Middle Nesse	Hubbard	Case number (if known)	
20.	Government and corpo Negotiable instruments i	Middle Name prate bonds and other negotiab nclude personal checks, cashiers'	checks, promissory note	s, and money orders.	
	Non-negotiable instrume No No Yes. Give specific	ents are those you cannot transfer	to someone by signing	or delivering them.	
	information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
	_	Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 16 of 68

Debt	or 1 Allen	J	Hubbard	Case number (if known)	
2.4	First Name	Middle Nar		ur a qualified state tuition program	
24.		0(b)(1), 529A(b), and 529(b)	unt in a qualified ABLE program, or unde (1).	er a quanned state tuition program.	
	✓ No				
	Yes	nstitution name and description	on. Separately file the records of any interest	ts.11 U.S.C. § 521(c):	
	<u> </u>				
25.	Trusts, equitab exercisable for		operty (other than anything listed in line	1), and rights or powers	
	√ No				
	Yes. Describ	oe			
	_				
26.	Patents, copyri	ghts, trademarks, trade se	crets, and other intellectual property		
			proceeds from royalties and licensing agree	ements	
	✓ No				
	Yes. Describ	e			
27.		hises, and other general in		:	
		ing permits, exclusive licenses	s, cooperative association holdings, liquor li	icenses, professional licenses	
	✓ No Yes. Describ	10			
	L Too. Describ				
	_				
Mor	ney or property	owed to you?			Current value of the
Mor	ney or property	owed to you?			portion you own? Do not deduct secured
					portion you own?
	Tax refunds owe				portion you own? Do not deduct secured
	Tax refunds owe	ed to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owe ✓ No — Yes. Give sp about t	ed to you ecific information hem, including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
	Tax refunds owe	ed to you ecific information		Federal: State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alro and the	ed to you ecific information hem, including whether eady filed the returns			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alro and the	ecific information hem, including whether eady filed the returns a tax years	ousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alr and the Family support Examples: Past d	ecific information hem, including whether eady filed the returns a tax years	ousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d	ecific information hem, including whether eady filed the returns a tax years	ousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d	ed to you ecific information hem, including whether eady filed the returns e tax years	ousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d	ed to you ecific information hem, including whether eady filed the returns e tax years	ousal support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d	ed to you ecific information hem, including whether eady filed the returns e tax years	ousal support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owe No Yes. Give sp about t you alread the Family support Examples: Past d No Yes. Give sp	ecific information hem, including whether eady filed the returns e tax years	ousal support, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d No Yes. Give sp	ecific information hem, including whether eady filed the returns e tax years		State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give sp about t you alro and the Family support Examples: Past d ✓ No Yes. Give sp	ecific information hem, including whether eady filed the returns a tax years	payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give sp about t you alro and the Family support Examples: Past d ✓ No Yes. Give sp	ecific information hem, including whether eady filed the returns a tax years	payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give sp about t you alread the Family support Examples: Past d ✓ No Yes. Give sp Other amounts Examples: Unpair Social	ecific information hem, including whether eady filed the returns etax years ue or lump sum alimony, specific information	payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 17 of 68

Debt	tor 1 Allen	J	Hubbard	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabilit		rings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list	nce company	pany name:	Beneficiary:	Surrender or refund value:
32.				ey, or are currently entitled to receive	
33.		ties, whether or not you ha		a demand for payment	
34.	Other contingent and unto set off claims No Yes. Describe	nliquidated claims of every	nature, including counter	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	did not already list			
36.		all of your entries from Part		or pages you have attached	
Part	5: Describe Any Bus	iness-Related Property	You Own or Have an I	nterest In. List any real estate in P	art 1.
37.	Do you own or have any No. Go to Part 6. Yes. Go to line 38.	legal or equitable interest	in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you already e	arned		or exemptions
	Yes. Describe				
39.	<u> </u>		ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, el	ectronic devices
	✓ No Yes. Describe				
		<u> </u>			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 18 of 68

Deb	tor 1 Allen	J	Hubbard	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of yo	ur trade	
	No				
	Yes. Describe				
					
41.	Inventory				
	✓ No				
	Yes. Describe				
	Ш				
		<u></u>			
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				
					_
43.	Customer lists, mailing	g lists, or other compilat	ions		
	—	,,			
	✓ No				
	Yes. Do your lists	include personally identifia	ble information (as defined in 11 U	.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	cribe			
	100. 5000				
44.	Any business-related	property you did not alr	eady list		
	No.				
	No				<u> </u>
	Yes. Give specific information				
	iiiioiiiialioii				
					<u> </u>
					
					<u> </u>
45. A	dd the dollar value of	all of your entries from F	Part 5, including any entries for	pages you have attached	
<u> </u>	D		al Fishing Balatad Busyanta	V 0 H Internation	
Part	If you own or have a	n interest in farmland, list it	ai rishing-Related Property in Part 1	You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable in	terest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	√ No				
	Yes. Describe				

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 19 of 68

Deb.		Hubbard	Case number (if known)	
		Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
40				
49.	Farm and fishing equipment, implements, machinery, fixture	res, and tools of trade		
	✓ No			
	Yes. Describe			
50	Farm and fishing supplies, chemicals, and feed			
50.	_			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did	not already list		
	No No	-		
	Yes. Describe			
	Tes. Describe			
52 A	dd the dollar value of all of your entries from Part 6, includir	na any entries for naa	es you have attached	
	art 6. Write that number here			
>			L	
Part	7: Describe All Property You Own or Have an Inter	est in That You Did	l Not List Above	
53.		list?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
54. A	dd the dollar value of all of your entries from Part 7. Write th	nat number here)	<u> </u>
	List the Tetals of Feels Don't of this Forms			
Part	List the Totals of Each Part of this Form			
55. I	Part 1: Total real estate, line 2		>	
	·			
56.	part 2 total vehicles, line 5	\$2550.00		
57 P	art 3: Total personal and household items, line 15			
		\$1100.00	<u> </u>	
58. P	art 4: Total financial assets, line 36			
59. I	Part 5: Total business-related property, line 45			
60 I	Part 6: Total farm- and fishing-related property, line 52	-		
			<u> </u>	
61. I	Part 7: Total other property not listed, line 54		<u> </u>	
62.	Total personal property. Add lines 56 through 61	\$3650.00		+ \$3650.00
		40000.00	Copy personal property total ►	. 45553.00
				\$3650.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			φουου.υυ

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 20 of 68

Debtor 1	Allen	J	Hubbard	Case number (if known)
	First Name	Middle Name	Last Name	

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items						
Do you own or have	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.				
6.2. Household good	6.2. Household goods and furnishings					
No						
Yes. Describe	Misc. Household Goods	\$100.00				

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 21 of 68

Debtor 1	rmation to identify your c	.I	Hubbard	
Debtor 1	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)	
Case number (If known)				
Official	Form 106C			Check if this is an amended filing
Schedul	e C: The Prop	erty You Claim	n as Exempt	04/16

you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	m as Exempt							
1.		•							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption					
	Brief description: Dodge Charger, 2008 Line from Schedule A/B: 03	\$2,550.00	\$2,400.00; \$150.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)					
	Brief description: Bedroom Set, Living Room Set, and Dining Room Set Line from Schedule A/B: 06	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?						

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 22 of 68

Debtor 1 Allen Hubbard Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$350.00 description: \checkmark \$350.00 Cell Phone, Television 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(a) \$150.00 description: **✓** \$150.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$100.00 **✓** \$100.00 Misc. Household Goods 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 23 of 68

J Middle Name Middle Name ihem	Hubbard Last Name Last Name District of Illinois (State)			
Middle Name	Last Name Last Name District of Illinois			
Middle Name	Last Name District of Illinois			
	District of Illinois			
thern				
	(State)			
		_		Check if this is a
s Who Ha	ve Claims Secure	ed by Prop	ertv	12/1
is form to the court v low.	vith your other schedules. You hav			
one creditor has a part	icular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
scribe the property	that secures the claim:	\$3,312.08	\$3,650.00	\$0.00
cof the date you file Contingent Unliquidated Disputed Iture of lien. Check a An agreement you car loan) Statutory lien (such Judgment lien from Other (including a ri	Il that apply. Il that apply. made (such as mortgage or secured as tax lien, mechanic's lien) a lawsuit ght to offset)			
	If two married people Page, fill it out, numered by your property is form to the court velow. The property is as more than one secone creditor has a particular in alphabetical of the property in the proper	If two married people are filing together, both are equivalent Page, fill it out, number the entries, and attach it to the red by your property? It is form to the court with your other schedules. You have allow. It is more than one secured claim, list the creditor one creditor has a particular claim, list the other creditors claims in alphabetical order according to the creditor's escribe the property that secures the claim: I Real and Personal Property I Real and Personal Property I Contingent Unliquidated Disputed ature of lien. Check all that apply. An agreement you made (such as mortgage or secured)	If two married people are filing together, both are equally responsible for st Page, fill it out, number the entries, and attach it to this form. On the top red by your property? It is form to the court with your other schedules. You have nothing else to repellow. It is a particular claim, list the creditor claim and phabetical order according to the creditor's claim. It is the property that secures the claim: It is the property that secures the claim: It is contingent Unliquidated Disputed It is the claim is: Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)	s Who Have Claims Secured by Property If two married people are filing together, both are equally responsible for supplying correct info Page, fill it out, number the entries, and attach it to this form. On the top of any additional page red by your property? It is form to the court with your other schedules. You have nothing else to report on this form. Show. It is form to the court with your other schedules. You have nothing else to report on this form. Show. Column A Amount of claim Do not deduct the value of collateral. It is claim Say,312.08 Say,650.00 It lead and Personal Property Softhe date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed ature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$3,312.08

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 24 of 68

Fill in	this inforr	mation to identify your c	ase:					
Debto	r 1	Allen	J	Hubbard				
Debto	r 2	First Name	Middle Name	Last Name				
	e, if filing)	First Name	Middle Name	Last Name				
United	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case I	number ^{rn)}			(State)				
Offic	cial F	orm 106E/F				Che	ck if this is ar	amended filing
Scl	nedu	le E/F: Cre	editors Who	Have Unsecure	d Claims			12/1
other p Form 1 claims the en known	oarty to a look/B) a that are tries in the look. List A Do any cr	any executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases the cutory Contracts and Coreditors Who Hold Claitach the Continuation Y Unsecured Claims		executory contract a). Do not include a ce is needed, copy	s on <i>Schedu</i> any creditor the Part yo	<i>lle A/B: Prop</i> s with partia ou need, fill i	perty (Official ally secured t out, number
2. L	isted, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both pri is in alphabetical order acc re than one creditor holds	s more than one priority unsecured clain ority and nonpriority amounts, list that of ording to the creditor's name. If you had a particular claim, list the other creditors of this form in the instruction bookle	claim here and show we more than two p s in Part 3.	both priority	and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount
2.1	Davis, Lu	urlean		Last 4 digits of account number		\$0.00	\$0.00	\$0.00
2 2	Springfie City Who inc Deb Deb At le	eld Illinois State surred the debt? Check tor 1 only tor 2 only tor 1 and Debtor 2 only east one of the debtors ar eck if this claim relates laim subject to offset?	nd another	When was the debt incurred? As of the date you file, the claim is apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts you government Claims for death or personal injurintoxicated Other. Specify	u owe the y while you were	\$0.00	\$0.00	\$0.00
2.2		onique Creditor's Name		Last 4 digits of account number		\$0.00	\$0.00	\$0.00
	100 S. G Number	Grand Ave. E Street		When was the debt incurred?	n/a			
	Springfied City Who inc Deb Deb At le		nd another	As of the date you file, the claim is apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts you government Claims for death or personal injurint intoxicated Other. Specify	u owe the y while you were			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 25 of 68

Debtor 1 Allen Hubbard Case number (if known) First Name Last Name Your PRIORITY Unsecured Claims - Continuation Page Part 1: Total **Priority** Nonpriority After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. claim amount amount ILLINOIS DCFS <u>\$51,916.0</u>0 <u>\$51,916.0</u>0 \$0.00 Last 4 digits of account number 3100 Priority Creditor's Name When was the debt incurred? 4/2000 509 S 6th St Number Street As of the date you file, the claim is: Check all that apply. 62701 Springfield Contingent City State Zip Code Unliquidated Who incurred the debt? Check one. Debtor 1 only $\overline{\mathbf{v}}$ Disputed Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ✓ Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offset? Other. Specify No **✓** Yes **ILLINOIS DCFS** \$45,570.00 \$45,570.00 \$0.00 Last 4 digits of account number 3100 Priority Creditor's Name When was the debt incurred? 2/2000 509 S 6th St Number Street As of the date you file, the claim is: Check all that apply. 62701 Springfield Illinois Contingent City State Zip Code Unliquidated Who incurred the debt? Check one. Debtor 1 only Disputed $\overline{}$ Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ✓ Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offset? intoxicated

Other. Specify

✓ No ✓ Yes

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 26 of 68

Debtor		J	Hubbard	Case number (if known)	
Part 2:	First Name List All of Your NONPRIOF	Middle Name	Last Name		
3. Do 4. Lis un: If r	any creditors have nonpriority of No. You have nothing to report Yes. It all of your nonpriority unsecure secured claim, list the creditor sepanore than one creditor holds a part	unsecured claims at in this part. Submed claims in the all rately for each claim	against you? This form to the court volume the court of	vith your other schedules. creditor who holds each claim. If a creditor has niffy what type of claim it is. Do not list claims alroyou have more than four priority unsecured claims	eady included in Part 1.
Pa	ge of Part 2.				Total claim
1	ATG CREDIT Nonpriority Creditor's Name 700 W CORTLAND ST STE 2 Number Street		When w	ligits of account number 1331 ras the debt incurred? 3/2015 e date you file, the claim is: Check all that appl	\$1,003.00
7 [[[[CHICAGO Illinois City State Who incurred the debt? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to sthe claim subject to offset? No Yes	another	2 Unli code Disp Type of Stud divid Deb deb	ntingent quidated puted NONPRIORITY unsecured claim: dent loans igations arising out of a separation agreement or orce that you did not report as priority claims ots to pension or profit-sharing plans, and other s	
1 - 2	City of Bolingbrook Nonpriority Creditor's Name 175 West Briarcliff Road Number Street		When w	ligits of account number ras the debt incurred? e date you file, the claim is: Check all that applying out	<u>\$200.00</u> ly.
 	Bolingbrook Illinois City State Who incurred the debt? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to s the claim subject to offset? No Yes	another	O Unli	nutingent quidated puted NONPRIORITY unsecured claim: dent loans igations arising out of a separation agreement or orce that you did not report as priority claims that to pension or profit-sharing plans, and other s ts er. Specify Other	imilar
C C C C C C C C C C C C C C C C C	City of Chicago Parking Nonpriority Creditor's Name 21 N. LaSalle St # 107A Number Street Chicago Illinois City State Who incurred the debt? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to s the claim subject to offset? No	another	When w As of th Con Unli ode Type of Stud Oblidive Deb deb	ligits of account number	

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 27 of 68

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page				
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim			
4.4	CONTRACT CALLERS INC	 Last 4 digits of account number 2539 	\$1,097.00			
	Nonpriority Creditor's Name 501 GREENE ST FL 3	When was the debt incurred? 8/2016	· ·			
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	AUGUSTA Georgia 30901	Contingent				
	City State Zip Code	- Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	님	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts 001 Collection; Collecting for				
	Is the claim subject to offset? No	ORIGINAL CREDITOR:				
		COMMONWEALTH EDISON Other. Specify COMPANY				
	Yes	Cutor. Speeding Committee				
4.5	Exeter Finance LLC Nonpriority Creditor's Name	 Last 4 digits of account number1001 	\$1,071.00			
	PO BOX 166097	When was the debt incurred? 8/2013				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	IRVING Texas 75016 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify051 Automobile				
	✓ No					
	Yes					
4.6	GREATER SUBURBAN ACCEP	Look 4 divite of account number 7101	\$887.00			
	Nonpriority Creditor's Name	- Last 4 digits of account number 7101 When was the debt incurred? 2/2011				
	1645 OGDEN AVE Number Street	when was the dept incurred:				
		As of the date you file, the claim is: Check all that apply.				
	DOWNERS GROVE Illinois 60515	Contingent				
	City State Zip Code	- Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	<u>-</u>	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	Other. Specify 048 Automobile				
	✓ No					
	Yes					

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 28 of 68

Debtor 1 Allen Hubbard Case number (if known) Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Laboratory & Pathology 4.7 \$94.00 Last 4 digits of account number Nonpriority Creditor's Name Department 4387 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Carol Stream 60122 Illinois State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other V Other. Specify _ Is the claim subject to offset? No Yes Naperville Radiologists \$78.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 6910 S Madison St Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Willowbrook Illinois 60527 Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Other V Is the claim subject to offset? **✓** No Yes **NW COLLECTOR** \$543.00 4.9 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2013 3601 ALGONQUIN RD SUITE 232 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ROLLING** Illinois 60008 Unliquidated **MEADOW** City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No

Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

Debts to pension or profit-sharing plans, and other similar

Other. Specify ORIGINAL CREDITOR: MEDICAL

Collection; Collecting for

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 29 of 68

Debtor	1 Allen First Name	J Middle Name	Hubbard Last Name	- Case Harrison (maleum)				
Part 2:	Your NONPRIORITY	Unsecured Cla	ims - Continuation	Page				
	After listing any entries	on this page, numb	er them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim			
4.10	Village of Bellwood Nonpriority Creditor's Nam 3200 Washington Blvd Number Street			Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply.	\$200.00			
	Bellwood City	Illinois State	60104 Zip Code	Contingent Unliquidated Disputed				
	Who incurred the debt? Check one. Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim: Student loans				
	Debtor 1 and Debtor 2 At least one of the deb	,		Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other simi	าร			
	Check if this claim reals the claim subject to of No		nity debt	debts ✓ Other. Specify Other				

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 30 of 68

Debtor 1 Allen J Hubbard Case number (if known)
First Name Middle Name Last Name

Add the Amounts for Each Type of Unsecured Claim Part 4: 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$97,486.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$97,486.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$6,673.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$6,673.00 6j. Total. Add lines 6f through 6i. 6j.

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 31 of 68

Fill in this inform	mation to identify your c	ase:		
Debtor 1	Allen	J	Hubbard	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Sankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number				
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 32 of 68

		DC	cument rage	32 01 00	
Fill in this info	rmation to identify your	case:			
Debtor 1	Allen	J	Hubbard		
5	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					Check if this is an amended filing
<u>Official</u>	Form 106H				
Schedu	le H: Your Co	debtors			12/15
1. Do you h	er every question. ave any codebtors? (If y	ou are filing a joint case, do	not list either spouse as a	,	·
Idaho, Lo	ouisiana, Nevada, New Me . Go to line 3.	I lived in a community proxico, Puerto Rico, Texas, Weer spouse, or legal equiva	ashington, and Wisconsin.	,	<i>itories</i> include Arizona, California,
		ty state or territory did you	u live?	Fill in the name and current addre	ess of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip Cod	de	
		-	-	f your spouse is filing with you. Lis have listed the creditor on Schedu	•

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 33 of 68

				<u> </u>		
Fill in this inform	nation to identify	your case:				
Debtor 1 Alle		J	Hubbard	<u>t</u>	_	
	st Name	Middle Name	Last Nan	ne	Che	ck if this is:
Debtor 2 (Spouse, if filing) Fire	et Name	Middle Name	Last Nan	ne	_ /	An amended filing
						A supplement showing post-petition chapter 1
United States Ban the:	kruptcy Court for	Northern	District of Illino			expenses as of the following date:
Case number			(Ola	16)	_	
(If known)					<u> </u>	MM / DD / YYYY
Official Fo	rm 106I					
Schedule	I: Your In	come				12/1
spouse. If more s number (if know	space is needed	, attach a separate shed y question.				not include information about your onal pages, write your name and case
1. Fill in your em	nployment		Debtor 1			Debtor 2
information.		Employment status		٠.		- Freeland
If you have mo attach a separa	ore than one job,		✓ Employe			☐ Employed ☐ Not Employed
information abo			Not Employed			Not Employed
employers.		Occupation	Driver			· -
·	clude part time, seasonal, or Employer's name		Battle Enterprises Inc			
self-employed		Employer's address	539 Kathleen Drive			
or homemaker,	ay include student , if it applies.		Number Street	!		Number Street
			Romeoville	Illinois	60446	-
			City	State	Zip Code	City State Zip Code
		How long employed there?	4 months			
Part 2: Give D	Details About M	Ionthly Income				
Telle III Give E						
Estimate month			If you have no	othing to ren	ort for any line, w	rite \$0 in the space. Include your non-filing
spouse unless yo	nly income as of to	he date you file this form	-			rite \$0 in the space. Include your non-filing
spouse unless your four for	nly income as of to	he date you file this form	-			r that person on the lines below. If you need
spouse unless your four for	nly income as of to bu are separated. n-filing spouse have	he date you file this form	-	formation for		
spouse unless your fyou or your nor more space, atta	nly income as of to ou are separated. n-filing spouse have uch a separate shee y gross wages, sala	he date you file this form	combine the inf	formation for	all employers for	r that person on the lines below. If you need
spouse unless your normore space, attained. 2. List monthly deductions.) be.	nly income as of to ou are separated. n-filing spouse have uch a separate shee y gross wages, sala	he date you file this form e more than one employer, et to this form. ary, and commissions (before calculate what the monthly of	combine the inf	For	all employers for	r that person on the lines below. If you need

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 34 of 68

Debu	or 1Allen J First Name Middle Name	Hubbard Last Name		Case numbe	r <i>(if</i>		
	riist name iviiddie name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here	→ 4		\$3,250.00			
5. Lis	t all payroll deductions:						
5a	. Tax, Medicare, and Social Security deductions	5	a.	\$647.14			
5b	. Mandatory contributions for retirement plans	5	b.	\$0.00			
5c	. Voluntary contributions for retirement plans	5	c.	\$0.00			
5d	l. Required repayments of retirement fund loans	5	d.	\$0.00			
5e	. Insurance	5	e.	\$0.00			
5f.	Domestic support obligations	5	f.	\$463.32			
5g	. Union dues	5	g.	\$0.00			
5h	. Other deductions. Specify:	5	h. +	\$0.00 +	· .		
6. Ad +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5	ie +5f + 5g 6	-	\$1,110.46			
7. Ca l	Iculate total monthly take-home pay. Subtract line 6 from	m line 4. 7		\$2,139.54			
8. Lis	t all other income regularly received:						
8a	Net income from rental property and from operating a business, profession, or farm						
	Attach a statement for each property and business showin gross receipts, ordinary and necessary business expenses, the total monthly net income.	, and	a.	\$0.00			
8b	. Interest and dividends	8	b.	\$0.00			
8c	E. Family support payments that you, a non-filing spouse dependent regularly receive	e, or a					
	Include alimony, spousal support, child support, maintena divorce settlement, and property settlement.		C.	\$0.00			
8d	. Unemployment compensation	8	d.	\$0.00			
	. Social Security		e.	\$0.00			
8f.	Other government assistance that you regularly received Include cash assistance and the value (if known) of any not cash assistance that you receive, such as food stamps (become the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	on- nefits	f.	\$0.00			
8g	Pension or retirement income	8	g.	\$0.00			
8h	. Other monthly income. Specify:	8	h. +	\$0.00 +			
9. Ad	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f -	+8g + 8h. 9	. [\$0.00			
	alculate monthly income. Add line 7 + line 9. Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filin		0.	\$2,139.54	:	=	\$2,139.54
In o	tate all other regular contributions to the expenses that clude contributions from an unmarried partner, members of ends or relatives. To not include any amounts already included in lines 2-10 or a second contribution.	your household,	, your c	ependents, your roomr	•		
Sp	ecify:					11. +	\$0.00
	dd the amount in the last column of line 10 to the amount in the Summary of Schedules and Statistica					12.	\$2,139.54
							Combined monthly income
13. D	o you expect an increase or decrease within the year a	ifter you file this	s form?				
	Yes. Explain:						

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 35 of 68

		Docu	ment Page 35 of 68	3	
Fill in this infor	mation to identify your	case:			
Debtor 1	Allen First Name	J Middle Name	Hubbard Last Name		
Debtor 2	i iist ivairie	Wildule Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	ıg
United States B	ankruptcy Court for the	: Northern [District of Illinois (State)		nowing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	,
Official	Form 106J				
Schedul	e J: Your Exp	penses			12/15
information. If I	-	, attach another sheet to this	re filing together, both are equall form. On the top of any addition		
1. Is this a join		, id			
_	to line 2				
L Yes. Do	oes Debtor 2 live in a s —	separate nousenoid?			
	No Yes. Debtor 2 must f	ile Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Deb.	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.		res. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	enses include f people other	No			
yourself and dependents	a your	′es			
Part 2: Estir	nate Your Ongoing	Monthly Expenses			
_	of a date after the bank		ou are using this form as a suppl plemental Schedule J, check the	•	•
	•	cash government assistance it on Schedule I: Your Income	•		Your expenses
	or home ownership ear the ground or lot. 4.	xpenses for your residence. In	clude first mortgage payments and		\$650.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 36 of 68

Debtor 1 Allen J Hubbard Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans 5. \$0.00 6. Utilities: 6. Utilities: 6. Utilities: 6 \$165.00 6. Water, sewer, garbage collection 6 \$200.00 6. Crelephone, coll phone, Internet, statellite, and cable services 6 \$200.00 6. Crelephone, coll phone, Internet, statellite, and cable services 6 \$200.00 6. Crelephone, coll phone, Internet, statellite, and cable services 6 \$200.00 6. Crelephone, coll phone, Internet, statellite, and cable services 6 \$200.00 6. Crelephone, coll phone, Internet, statellite, and cable services 6 \$200.00 6. Crelephone, coll phone, Internet, statellite, and cable services 7 \$324.00 8. Childcare and children's actual statellite, and cable services 8 \$325.00 9. Clotting, Baundry, and dry cleaning 9 \$125.00 10. Personal care products and services 11 \$0.00 11. Medicial and dental synance 12 \$125.00 12. Cransprace and dental synances 12 \$0.00 15. Install insurance <t< th=""><th>First Name</th><th>Middle Name Last Name</th><th></th><th></th></t<>	First Name	Middle Name Last Name		
Section Sect				Your expenses
6a. Electricity, heat, natural gas	5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$200.00 6d. Other, Specify: 7. \$324.00 7. Food and housekceping supplies 7. \$324.00 8. Childcare and children's education costs 8. \$0.00 9. Citothing, laundry, and dry cleaning 9. \$125.00 10. Personal care products and services 11. \$0.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$175.00 10. Do not include care payements 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance 15 \$0.00 15a. Life insurance 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. Specify: 15a \$0.00 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 \$psecify:	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$200.00 6d. Other. Specify: 6d. \$0.00 7. Food and housekeeping supplies 7. \$324.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$125.00 10. Personal care products and services 10. \$25.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$175.00 10. Do not include super, expending. 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15. \$0.00 15. Leal insurance 156. \$0.00 15. Leal insurance 150. \$0.00	6a. Electricity, heat, natural g	gas	6a.	\$165.00
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10. Personal care products and services 10. \$25.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$175.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a \$0.00 15a. Life insurance 15a \$0.00	8. Childcare and children's e	ducation costs	8.	\$0.00
11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$175.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a \$0.00 15b. Health insurance 15b. Health insurance 15c. Vehicle insurance 17c. Other. Specify:	9. Clothing, laundry, and dry	cleaning	9.	\$125.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$175.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance.	10. Personal care products a	nd services	10.	\$25.00
Do not included car payments 13.	11. Medical and dental exper	nses	11.	\$0.00
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15. Insurance.	13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
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15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	15c. Vehicle insurance		15c	\$100.00
Specify:	15d. Other insurance. Specif	fy:	15d	\$0.00
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17c \$0.00 17d. Other. Specify: 17d \$0.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00 \$0.00 \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00 \$0.00 \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00 \$0.00	16. Taxes. Do not include taxes	s deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. So.00 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease paym	nents:		
17c. Other. Specify: 17d. S0.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	17a. Car payments for Vehic	cle 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehic	cle 2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.			17d	\$0.00
19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00				\$0.00
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20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		ses not included in lines 4 or 5 of this form or on Schedule I: Your Income	19.	
20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's	s, or renter's insurance		
	20e. Homeowner's associati	ion or condominium dues		

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 37 of 68

Debtor 1			J	Hubbard	Case number (if known)		
	First Na	ame	Middle Name	Last Name			
21. Othe i	r. Spec	ify:				21	\$0.00
00.0-1-							
	-	our monthly expenses	S.				\$1,764.00
		es 4 through 21.					\$0.00
		ne 22 (monthly expense		\$1,764.00			
22c. A	Add line	22a and 22b. The res		22.			
23.Calcu	ılate y	our monthly net incon	ne.				
23a. (Copy lir	ne 12 (your combined r	monthly income) from	Schedule I.		23a	\$2,139.54
23b. (Сору у	our monthly expenses t	from line 22 above.			23b	\$1,764.00
23c. 9	Subtrac	t your monthly expense	es from your monthly i	ncome.			\$375.54
	The res	sult is your monthly net	income.			23c	
mort				oan within the year or do y nodification to the terms of			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 38 of 68

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Allen	J	Hubbard
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	☑ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Allen Hubbard	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 3/19/2018	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 39 of 68

Fill in this infor	rmation to identify your ca	ase:					
Debtor 1	Allen	J	Hubbard				
Debtor 2	First Name	Middle Na	me Last Nam	е			
(Spouse, if filing)	First Name	Middle Na	me Last Nam	е			
United States I	Bankruptcy Court for the:	Northern	District of Illino (Stat				
Case number			(Otal				
Official	Form 107				_		Check if this is ar amended filing
	_	l Affaira fa	u lodividuolo	Cilina for	Donker	untov.	· ·
Be as comple information. number (if kn	ent of Financia ete and accurate as pos if more space is neede lown). Answer every qu	ssible. If two mar d, attach a separ lestion.	ried people are filing tate sheet to this form	together, both a . On the top of	are equally i	responsible for s	
Part 1: Give	e Details About Your I	Marital Status a	nd Where You Lived	Before			
1. What is	your current marital sta	tus?					
	rried t married						
2. During	the last 3 years, have yo	u lived anywhere o	other than where you liv	ve now?			
Ves	s. List all of the places yo	u lived in the last 3	s years. Do not include v	vhere you live no	w.		
De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as I	Debtor 1		Same as Debtor 1
Nu	mber Street		From	Number Street			From To
City	y State	Zip Code		City	State	Zip Code	
				Same as I	ebtor 1		Same as Debtor 1
Nu:	mber Street		From	Number Street			From To
City	y State	Zip Code		City	State	Zip Code	
and territo	e last 8 years, did you ev ories include Arizona, Califo Make sure you fill out Sc	rnia, Idaho, Louisia	na, Nevada, New Mexico,	Puerto Rico, Texa			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 40 of 68

	Allen J	Hubba		umber (if known)	
	First Name Middle	e Name Last Na	ame		
rt 2:	Explain the Sources of Your Inc	come			
Did Fill i activ	l you have any income from employm in the total amount of income you receivities. If you are filing a joint case and you not have a second or the case and you have any income from employment and you have a second or the case and you hav	nent or from operating a b ved from all jobs and all bus	sinesses, including part-time		rears?
✓	res. I iii iii ule details.	Debtor 1		Debtor 2	
				200101 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$5700.00	Wages, commissions, bonuses, tips Operating a business	
	or last calendar year: lanuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$5000.00	Wages, commissions, bonuses, tips Operating a business	
	or the calendar year before that: lanuary 1 to December 31, 2016) YYYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
publ filing List	ude income regardless of whether that in lic benefit payments; pensions; rental in g a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come; interest; dividends; n you received together, list in	money collected from lawsuits; tonly once under Debtor 1.	royalties; and gambling and	
	room rim in the detaile.				
	Too. Till ill die detaile.	Debtor 1		Debtor 2	
		Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions an exclusions)
	From January 1 of current year until he date you filed for bankruptcy:	Sources of income	each source (before deductions	Sources of income	each source (before deductions an
tl F	From January 1 of current year until	Sources of income	each source (before deductions	Sources of income	each source (before deductions an

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 41 of 68

Hubbard Debtor 1 Allen Case number (if known) First Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 42 of 68

tor 1 Allen	J	Hubb	pard	Case number	(if known)
First Name	Middle Name	Last N	Name		
Insiders include your rela corporations of which yo	a business you operate as	s; relatives of any ge person in control, o	eneral partners; part r owner of 20% or	nerships of which y more of their voting	
Yes. List all payme	ents to an insider.				
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City St	ate Zip Code				
Insider's Name					
Number Street					
City St	ate Zip Code				
insider? Include payments on de	ou filed for bankruptcy, on the substruction but guaranteed or cosigner on the substruction of the substru	ed by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment
					Include creditor's name
Insider's Name			·		
Number Street					
City St	ate Zip Code				
Insider's Name					
Number Street					
City St	ate Zip Code				

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 43 of 68

Debto		Allen First Name	J Middle Na	me	Hubbard Last Name	C	ase number <i>(if ki</i>	nown)	
Part 4	4:	Identify Legal A	ctions, Repossess	ions, and	Foreclosures				
L	ist a ontr				u a party in any lawsi claims actions, divorce				ding? or custody modifications, and
	_	Yes. Fill in the detai	ls.	Natura	of the case	Court or a	gency		Status of the case
		Case title		Nature	or the case	Ocult of a	gency		Pending
						Court Nam	е		On appeal
		Case number				NumberStre	eet		Concluded
						City	State	Zip Code	
		Case title				Court Nam	<u>е</u>		Pending
		Case number				NumberStre			On appeal Concluded
						City	State	Zip Code	Concidded
	✓	No. Go to line 11. Yes. Fill in the info	rmation below.		Describe the prope	rty		Date	Value of the property
		Creditor's Name			Explain what happe	ened			
		Number Street							
					Property was rep				
		City	State Zip Co	ada .	Property was ga				
		City	State Zip Co	Jue	Property was att		or levied.		
					Describe the prope	erty		Date	Value of the property
		Creditor's Name			Explain what happe	ened			
		Number Street							
					Property was rep	reclosed.			
		City	State Zip Co	ode	Property was ga		or levied.		

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 44 of 68

Debt	tor 1	Allen First Name	J Middle Name	Hubbard Last Name	Case number (if known)	-	
11.		thin 90 days before you filed f counts or refuse to make a pa			nk or financial institution, s	set off any amour	ts from your
	H	Yes. Fill in the details.					
		•		Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Lost 4 digits of account pu	ımbar VVVV		
				Last 4 digits of account nu	JIIIDEI. AAAA-		
		City State	Zip Code				
12.		thin 1 year before you filed for pointed receiver, a custodian,		y of your property in the po	ossession of an assignee for	r the benefit of c	editors, a court-
	✓	No					
		Yes					
Part	5:	List Certain Gifts and Co	ntributions				
13.	Wi	ithin 2 years before you filed t	for bankruptcy, did y	ou give any gifts with a tot	al value of more than \$600	per person?	
	√	7. N.					
	Ľ	Yes. Fill in the details for ea	ch gift.				
		Gifts with a total value of m per person	ore than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave th	e Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave th	e Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 45 of 68

Debt	tor 1		J	Hubbard	Case number (if known)		
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed fo	or bankruptcy, did	you give any gifts or contribution	ons with a total value of n	nore than \$600	to any charity?
	V	No					
	Ш	Yes. Fill in the details for each	n giπ or contribution	on.			
		Gifts or contributions to cha	arities	Describe what you contribu	ited	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
		Charity's Name					
		Number Street					
		City State	Zip Code				
	_						
Part	6:	List Certain Losses					
15.	Witl	hin 1 year before you filed for	bankruptcy or sin	ce you filed for bankruptcy, did	you lose anything becau	se of theft, fire,	other disaster, or
	gan	nbling?					
		No					
	✓						
		Yes. Fill in the details.					
		Describe the property you lo	ost and	Describe any insurance co	verage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that insu		loss	lost
				pending insurance claims on	line 33 of Schedule		
				A/B: Property.			
Part	7:	List Certain Payments or	Transfers				
		No	petition preparers, o	r credit counseling agencies for se	rvices required in your bank	ruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of an	y property	Date payment	Amount of
				Description and value of an transferred	y property	Date payment or transfer	Amount of payment
					y property		
		Semrad Law Firm		transferred	y property	or transfer	
		Semrad Law Firm Person Who Was Paid			y property	or transfer was made	payment
				transferred	y property	or transfer was made	payment
		Person Who Was Paid		transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue		transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street		transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	60643	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street	60643 Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State		transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois		transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid Number Street City State	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid Number Street	Zip Code	transferred	y property	or transfer was made	payment
		Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payment Person Who Was Paid Number Street City State	Zip Code nt, if Not You Zip Code	transferred	y property	or transfer was made	payment

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 46 of 68

Debtor	r 1 Allen J	Hubbard Cas	se number <i>(if known)</i>	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, did nelp you deal with your creditors or to make payr no not include any payment or transfer that you listed. No	nents to your creditors?	If pay or transfer any property to any	one who promised to
Г	Yes. Fill in the details.			
	_	Description and value of any proper transferred	payment or transfer was made	Amount of payment
	Person Who Was Paid	-		
	Number Street	-		
	City State Zip Code	-		
Ir	he ordinary course of your business or financial and anolude both outright transfers and transfers made as and transfers that you have already listed on this state. No Yes. Fill in the details.	security (such as the granting of a security	interest or mortgage on your property).	Do not include gifts
		Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer	-		
	Number Street	_		
	City State Zip Code Person's relationship to you	-		
	Person Who Received Transfer	-		
	Number Street	-		
	City State Zip Code Person's relationship to you	-		
b	Within 10 years before you filed for bankruptcy, deneficiary? These are often called asset-protection devices.)	id you transfer any property to a self-se	ttled trust or similar device of which	you are a
[✓ No ☐ Yes. Fill in the details.			
L		Description and value of the prop	erty transferred	Date transfer was made
	Name of trust			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 47 of 68

Debtor 1 Allen Hubbard Case number (if known) First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 48 of 68

Debtor 1 Allen Hubbard Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 49 of 68

Deb	tor 1			J	Hubbard	Cas	e number <i>(i</i>	f known)	_
		First Name		Middle Name	Last Name				
26.	Hav	e you been a party	y in any judici	al or administr	ative proceeding und	ler any environmen	ntal law? In	nclude settlements and orde	ers.
	V	No							
	П	Yes. Fill in the det	ails.						
					Court or agency		Nature	of the case	Status of the case
		Case title			Court Name				Pending
									On appeal
		Case number			NumberStreet				Concluded
					City State	Zip Code			_
Part	11:	Give Details Ab	oout Your B	usiness or Co	onnections to Any E	Business			
27.	Wit	hin 4 years before	you filed for b	oankruptcy, did	l you own a business	or have any of the	following o	connections to any business	?
		-				-	_	-	
				-	ade, profession, or oth		uii-time or į	part-time	
				lity company (L	LC) or limited liability	partnership (LLP)			
		A partner in a							
				-	e of a corporation				
		An owner of	at least 5% of	the voting or e	equity securities of a c	orporation			
	.	No. None of the a	above applies	. Go to Part 12.					
	H				details below for eacl	n business.			
	ш		- - -			ature of the busine	ee	Employer Identification n	umber Do not
					Describe the in	ature of the busine	-33	include Social Security n	
								EIN:	
		Business Name							
		Number Street			_			Dates business existed	
		City	State	Zip Code	Name of accou	ntant or bookkeep	er		
		City	State	Zip Code				From To	
					Describe the na	ature of the busine	ess	Employer Identification n include Social Security n	
		Duainaga Nama			_			EIN:	
		Business Name							
		Number Street			Nome of access	ntout ou bookkoon		Dates business existed	
		City	State	Zip Code	— Name of accou	ntant or bookkeep	er	From To	
		o.i.y	Ciaio	p				10111 10	
					Describe the na	ature of the busine	ess	Employer Identification n include Social Security n	
		Business Name			_			EIN:	
		Number Street			_			Dates business existed	
					Name of accou	ntant or bookkeep	er		
		City	State	Zip Code				From To	

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 50 of 68

Debto	or 1 Allen	J	Hubbard	Case number (if known)
	First Name	Middle Name	Last Name	
	Within 2 years before creditors, or other p		u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the de	etails below.		
	<u> </u>		Date issued	
	Name		MM/DD/YYYY	
	Number Street		<u>-</u>	
	Namber effect			
	City	State Zip Code	=	
Part 1	12: Sign Below			
trı	ue and correct. I und bankruptcy case cal	derstand that making a false stat	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	x /s	:/ Allen Hubbard		×
	Signa	ature of Debtor 1		Signature of Debtor 2
	Date	3/19/2018		Date
D:	id attack additio	and manage to Vally Statement of	Financial Affaira for Individ	lucio Filina for Bonkarinton (Official Form 107)2
DI	_	onal pages to Your Statement of I	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
✓	No			
	Yes			
Di	id you pay or agree t	o pay someone who is not an att	orney to help you fill out b	ankruptcy forms?
J	No			
	Yes. Name of person	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Page 51 of 68 Document

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

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13
OR
r(s) and that for services is as follows:
\$4,000.00
\$350.00
\$3,650.00
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Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 56 of 68

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hubbard, Allen J Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	TRIX		
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	3/19/2018	/s/ Hubbard, Alle Hubbard, Allen Signature of Del	J		

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 57 of 68

ILLINOIS DCFS 509 S 6th St Springfield, IL, 62701

CONTRACT CALLERS INC 501 GREENE ST FL 3 AUGUSTA, GA, 30901

Exeter Finance LLC PO BOX 166097 IRVING, TX, 75016

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

GREATER SUBURBAN ACCEP 1645 OGDEN AVE DOWNERS GROVE, IL, 60515

NW COLLECTOR 3601 ALGONQUIN RD SUITE 232 ROLLING MEADOW, IL, 60008

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Village of Bellwood 3200 Washington Blvd Bellwood, IL, 60104

City of Bolingbrook 375 West Briarcliff Road Bolingbrook , IL, 60440

Davis, Lurlean 100 S. Grand Ave. E Springfield, IL, 62704

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 58 of 68

Davis, Monique 100 S. Grand Ave. E Springfield, IL, 62704

Laboratory & Pathology Department 4387 Carol Stream, IL, 60122

Naperville Radiologists 6910 S Madison St Willowbrook, IL, 60527 Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 59 of 68

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Mair Document Page 60 of 68

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 61 of 68

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/19/2018	
Signed:		
/s/ Aller	Hubbard	
al	he /Liphel	/s/ Sean McNulty
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 64 of 68

Debtor 1 Allen First Name		Hubbard Ca	ase number (if known)	
Part 6: Answer These Qu	uestions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	consumer debts? Consumer debts? Consumer debts? Consumer depts of the primarily for a personal, for the debts? Business debts? Business debts? Business debts?	amily, or household as debts are debts the operation of the bus	ourpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.		any exempt property ibute to unsecured cre	is excluded and administrative ditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	00 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	0 million 00 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and correct. If I have chosen to file under Chapter 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtained I request relief in accordance with I understand making a false state connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15 /s/ Allen Hubbard Signature of Debtor 1 Executed on 3/19/2018 MM / DD /	apter 7, I am aware that I m understand the relief avail I did not pay or agree to ped and read the notice recht the chapter of title 11, Uement, concealing properties can result in fines up to 519, and 3571.	nay proceed, if eligible lable under each character someone who is quired by 11 U.S.C. § Inited States Code, so, or obtaining mone	e, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill 342(b). specified in this petition. By or property by fraud in sonment for up to 20 years, or

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 65 of 68

		5	25		
Fill in this infor	rmation to identify your o	ase:	The Bear College Wall		
Debtor 1	Allen	J	Hubbard	1	
	First Name	Middle Name	Last Name	-	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-	
Limitad Ctatas F					
Officed States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	-	
Case number (If known)			(c.u.c)		
Official	Form 106De	eC	æ V		Check if this is amended filing
Declarat	ion About an	Individual Deb	tor's Schedules		12/1
money or prope	erty by fraud in connect 1341, 1519, and 3571.	ile bankruptcy schedules ion with a bankruptcy ca	or amended schedules. Makir se can result in fines up to \$25	ng a false statement, concealing pr 50,000, or imprisonment for up to 2	roperty, or obtaining 20 years, or both. 18
Did you pa	ay or agree to pay some	one who is NOT an attorn	ney to help you fill out bankrup	otcy forms?	
✓ No					
Yes. N	Name of person		Attach Bankruptcy Petiti Signature (Official Form	ion Preparer's Notice, Declaration, and 119).	
Under pen	nalty of perjury, I declare	a that I have road the sum			

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

Date 3/19/2018 MM/DD/YYYY

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 66 of 68

Debtor 1 Allen	J	Hubbard	Case number (if known)
First Name	Middle Name	Last Name	
28. Within 2 years before y creditors, or other par	ou filed for bankruptcy, did y	ou give a financial state	nent to anyone about your business? Include all financial institutions
✓ No Yes. Fill in the deta	uis below.		
		Date issued	
Name	1	MM/DD/YYYY	_
Number Street			
City	State Zip Code	—	
0.1.)	2.p 00de		
Part 12: Sign Below			
a bankruptcy case can r	esult in fines up to \$250,000,	or imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Signatur	e of Debtor 1		Signature of Debtor 2
Date 3/	19/2018		Date
Did you attach additiona	I pages to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
✓ No	, , , , , , , , , , , , , , , , , , , ,	· manolal Allano loi iliai	radais i milg for Banki aptey (Official Form 107):
Yes			
Did you pay or agree to p	ay someone who is not an at	torney to help you fill out	bankruptcy forms?
✓ No			organical description of the contract of the c
Name and Address of the Control of t			

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 67 of 68

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hubbard, Allen J Debtor(s)	Case No	·
	•	Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	RIX
Ti knowledge	ne above named Debtors hereby veri e.	fy that the attached list of creditors is tru	e and correct to the best of their
Date:	3/19/2018	/s/ Hubbard, Allen Hubbard, Allen J Signature of Debt	4000

Case 18-07844 Doc 1 Filed 03/19/18 Entered 03/19/18 10:46:51 Desc Main Document Page 68 of 68

Deb	tor 1 Allen First Name	J Middle N	Hubbard	Case number (if known)	
10		Middle Name	Last Name	7 10 10 10 10 10 10 10 10 10 10 10 10 10	
10.		family income that applies to	ou. Follow these steps:		
	16a. Fill in the state in w	hich you live.	Illinois		
	16b. Fill in the number of	of people in your household.	1		
		amily income for your state and s	#27171010110110110110110110110110110110110		\$51,317.00
	household using the link speci	fied in the separate instructions f	To find a or this form. This list may	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.	How do the lines comp		or uno lonni. Triis list may	y also be available at the bankruptcy clerk's office.	
	17a. Line 15b is les under 11 U.S.	s than or equal to line 16c. On th C. <i>§ 1325(b)(3).</i> Go to Part 3. D	e top of page 1 of this for NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325	ore than line 16c. On the top of p $(b)(3)$. Go to Part 3 and fill out ar current monthly income from li	Calculation of Disposal	s box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)(4)	
18.	150 A 150	e monthly income from line 11	**************************************	***************************************	\$1,533.33
19.	Deduct the marital adj commitment period under	ustment if it applies. If you are er 11 U.S.C. § 1325(b)(4) allows	married, your spouse is i you to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustr	ment does not apply, fill in 0 on I	ne 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$1,533.33
20.	Calculate your current	monthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$1,533.33
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your cu	urrent monthly income for the year	ar for this part of the form	·	\$18,399.96
	20c. Copy the median fa	mily income for your state and si	ze of household from line	e 16c.	\$51,317.00
21.	How do the lines compa				
	Line 20b is less than commitment period i	line 20c. Unless otherwise order s 3 years. Go to Part 4.	ed by the court, on the to	op of page 1 of this form, check box 3, The	
	Line 20b is more that 4, The commitment	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I dea	clare under penalty of periury that	the information on this	statement and in any attachments is true and correct.	
		, , , , , , , , , , , , , , , , , , ,	Λ	satement and in any attachments is true and confect.	
	/s/ Allen Hubb	11000	_el ×	gnature of Debtor 2	
	Date 3/19/2018	, H		**	
	MM/DD/Y	- A	Da	MM/DD/YYYY	
	If you checked 17a, of the street of the str	lo NOT fill out or file Form 122C- ill out Form 122C-2 and file it wit	2. h this form. On line 39 c	of that form, copy your current monthly income from line	14